

Attorney Docket No. 1DATA.054A

Date: January 11, 2002

Page 1

ASSISTANT COMMISSIONER FOR PATENTS

WASHINGTON, D.C. 20231

ATTENTION: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s):

For: SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY

RISK MODEL TO CONTROL FINANCIAL RISK

REQUEST AND CERTIFICATION UNDER 35 U.S.C. § 122(b)(2)(B)(i)

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Enclosed are:

- (X) Five (5) sheets of drawings.
- (X) Return prepaid postcard.

CLAIMS AS FILED

FOR	NUMBER FILED	NUMBER EXTRA	RATE	FEE
Basic Fee			\$740	\$740
Total Claims	31 - 20 =	11 ×	\$18	\$198
Independent Claims	3 - 3 =	0 ×	\$84	\$0
If application contains any multiple dependent claims(s), then add			\$280	\$0

FILING FEE TO BE PAID AT A LATER DATE \$938

(X) Please use Customer No. 20,995 for the correspondence address.

Michael H. Trenholm Registration No. 37,743 Attorney of Record



Knobbe Martens Olson & Bear LLP

Intellectual Property Law

620 Newport Center Drive Sixteenth Floor Newport Beach, CA 92660 Tel 949-760-0404 Fax 949-760-9502 www.kmob.com

BOX PATENT APPLICATION Assistant Commissioner for Patents Washington, D.C. 20231

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No. :

1DATA.054A

Applicants

:

For

SYSTEM AND METHOD FOR

OVERTURNING OF RISK EVALUATION

PERFORMED BY RISK MODEL TO

CONTROL FINANCIAL RISK

Attorney

Michael H. Trenholm

"Express Mail"

Mailing Label No.

EV 026 107 980 US

Date of Deposit

January 14, 2002

I hereby certify that the accompanying

Transmittal letter; specification in 22 pages; 5 sheets of drawings; Return Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

R:\DOC\$\MHT\MHT-9784 DOC lw 011102